

GAU-2761

Docket: 3606-4001

2161

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant(s):** Gillin, Korfmann and Raden

**Group Art Unit:** 2761

**Serial No.:** 09/302,218

**Examiner:** G. Akers

**Filed:** April 29, 1999

**For:** FINANCIAL SERVICES PAYMENT VEHICLE AND METHOD

**CERTIFICATE OF MAILING**

**RECEIVED**

Assistant Commissioner For Patents  
Washington, D.C. 20231

MAR 19 2001

Sir:

**Technology Center 2100**

I hereby certify that the attached


1. Response to Office Action Mailed December 21, 2000; and
2. Return Post Card

along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to the: Assistant Commissioner of Patents, Washington, D.C. 20231.

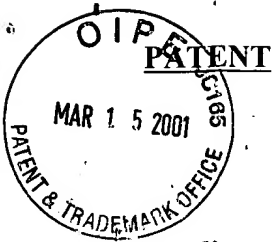
Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Date: March 8, 2001

By:

  
Richard Straussman

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4-301

**RESPONSE TO OFFICE ACTION MAILED DECEMBER 21, 2000**

Commissioner Of Patents  
Washington, DC 20231

This is responds to the Office Action mailed December 21, 2000.

**REMARKS**

Applicants thank the Examiner for the courtesy of a telephonic interview on February 12, 2001. During the interview the Examiner indicated that he would provide an interview summary by mail. However, when the Interview Summary was received, the box indicating a summary from the applicants' attorney was not necessary was not checked. Accordingly, the following is a summary of the interview.

**Interview Summary**

The Examiner and undersigned discussed the concept of a "cardholder name" or "name" as it is used in connection with the present application. The undersigned also pointed out that the cited art bore little if any relation to the "cardholder name" or "name" as those concepts are used in the application. It was further pointed out that certain aspects attributed to that art were actually either missing entirely from the art or were possibly misinterpreted as being described in the cited passage but, when placed in context by consideration of other nearby passages, turned out to neither describe nor teach the subject matter attributed to it in the Office Action.